



LIFELONG INCOME BENEFIT ARF CONSERVATIVE FUND

Information is correct at 31 July 2019

FUND FACTS

	INVESTMENT STYLE	Active
	SIZE	24.3 million
	NO. OF SECURITIES	14

IRISH LIFE RISK LEVEL (IL)

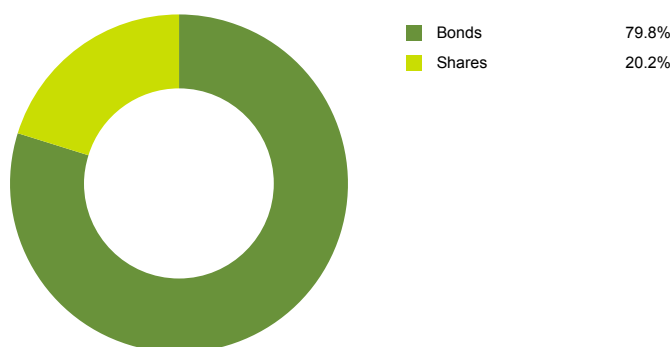
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

FUND DESCRIPTION

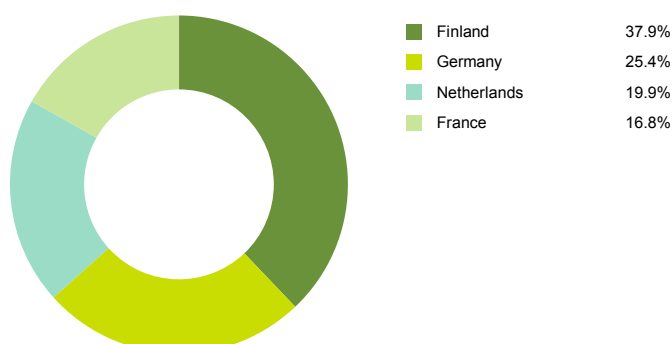
The Lifelong Income Benefit Approved Retirement Fund (ARF) Conservative fund invests in both international stock markets and bonds to a varying degree. The equity fund invests in international stock markets through the tracking of equity indices. The bond fund invests in fixed income securities. The target equity content of the fund is 20% and the remainder of the fund is invested in fixed income securities and cash type instruments. Note: The level of equity and bond investment in these funds may vary from time to time due to market movements in the underlying assets. The fund manager will endeavour to rebalance to the above target levels when appropriate.

Warning: If you invest in this product you may lose some or all of the money you invest.

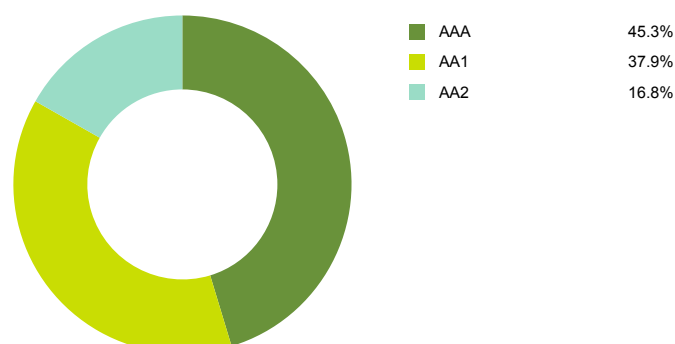
ASSET ALLOCATION



BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY



This fund is provided by Irish Life Assurance plc and is managed by Setanta Asset Management Limited.

Warning: This fund may be affected by changes in currency exchange rates.

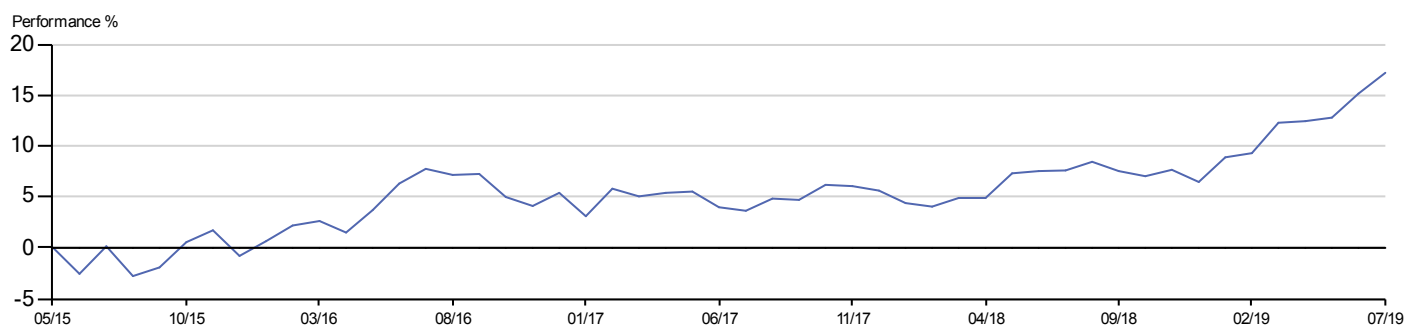
CALENDAR YEAR RETURN

	2013	2014	2015	2016	2017	2018	YTD
Fund	0.61%	18.96%	1.68%	6.25%	0.20%	0.81%	10.11%

PERFORMANCE AS AT 31/07/2019

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	1.80%	4.25%	8.95%	2.85%	3.83%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.97%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 06 May 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Setanta is a dedicated value manager with an experienced investment team and strong track record.

Recognised for their excellence, professionalism and dedication to maintaining high standards of Irish pension provision, named **EQUITIES MANAGER OF THE YEAR**, Irish Pension Awards (2011-2016)

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
Setanta Asset Management Limited is regulated by the Central Bank of Ireland.

H347-NET-0719